

EXHIBIT D

MICHAEL J WOODS
8620N NEW BRNFLS 522
SAN ANTONIO, TX 78217



Home Insurance Renewal Offer

SUSAN & MARK SIDEMAN
1776 NACOGDOCHES RD
SAN ANTONIO TX 78209-2737

6/3/2015

Dear Susan Sideman and Mark Sideman,

Thank you for choosing Farmers for your homeowners insurance needs. We appreciate the opportunity to provide continued coverage for you and your family.

Please review the renewal documents that have been enclosed:

- Declaration page – a summary of your insurance coverages, limits, and deductibles
- Detailed reconstruction cost estimate of your home

A summary of your premium and changes information is shown below.

Premium at-a-glance

Policy Premium **\$2,598.11**

Summary of changes

	<i>Previous</i>	<i>Renewal</i>
Coverage: Dwelling	\$435,000	\$458,000
Coverage: Loss of Use	\$174,000	\$183,200
Coverage: Personal Property	\$326,250	\$343,500
Coverage: Separate Structures	\$43,500	\$45,800

Ask me for a Farmers Friendly Review to be certain you are receiving the coverage you need and all of the discounts you qualify for.

Your Farmers Policy

Policy Number: 96912-19-03

Effective: 7/27/2015 12:01 AM

Expiration: 7/27/2016 12:01 AM

Property Insured

1776 Nacogdoches Rd
San Antonio, TX 78209-2737

Your Farmers Agent

Michael J Woods

8620N New Brnfls 522

San Antonio, TX 78217

(210) 822-1560

mwoods@farmersagent.com

To file a claim call

1-800-435-7764

Did you know?



Design Change

Our customer documents are now in an easier to read style. They have been redesigned to refresh the look and feel and deliver customer information in a consistent format.



Go Paperless

Save stamps, time and trees....Go

Paperless! You can choose to receive your Farmers policy documents and/or billing statement electronically. Enroll at farmers.com and choose the paperless options!

Renewal Offer (continued)

This is not a bill. Your bill with the amount due will be mailed separately.

If you prefer, you can log into farmers.com today to review your balance and make a payment. You can also contact us at 1-877-327-6392 or visit your agent's office with your payment.

Sincerely,

Farmers Insurance

Michael J Woods

(210) 822-1560

mwoods@farmersagent.com

Next Generation Homeowners Declaration

Page



Policy Number: 96912-19-03
Effective: 7/27/2015 12:01 AM
Expiration: 7/27/2016 12:01 AM
Named Insured(s): Susan Sideman and Mark Sideman
 1776 Nacogdoches Rd
 San Antonio, TX 78209-2737
Property Insured: 1776 Nacogdoches Rd
 San Antonio, TX 78209-2737
Underwritten By: Texas Farmers Insurance Company
 15700 Long Vista Dr
 Austin, TX 78728

Premiums

Policy Premium **\$2,598.11**

This is not a bill.

Your bill with the amount due will be mailed separately.

Description of Property

Year of Construction	Construction Type	Roof Type	Number of Units	Occupancy
1979	Wood Siding Over Frame	Sheet Metal Panel	1	Owner Occupied (Primary Res.)

Property Coverage

Coverage	Limit	Coverage	Limit
Coverage A - Dwelling	\$458,000	Coverage D - Loss of Use	\$183,200
Extended Replacement Cost	\$114,500		
Coverage B - Separate Structures	\$45,800	Identity Fraud Coverage	\$30,000
Coverage C - Personal Property	\$343,500	Building Ordinance or Law	10%
Contents Replacement Cost	Covered		

Liability Coverage

Coverage	Limit	Coverage	Limit
Coverage E - Personal Liability	\$500,000	Coverage F - Medical Payments To Others	\$5,000
Personal Injury	Covered		
Association Loss Assessment	Not Covered		

Additional Coverage

Coverage	Limit	Coverage	Limit
Residence Glass - Waiver of deductible	Covered	Additional Amount on Jewelry; Watches; Etc.	\$2,500

farmers.com

Policy No. 96912-19-03

Questions?

Call your agent Michael J Woods at
 (210) 822 1560 or email
mwoods@farmersagent.com

Manage your account:

Go to www.farmers.com to access
 your account any time!

Declaration Page (continued)**Deductible**

	<i>Deductible</i>
Applicable to each covered loss except Windstorm or Hailstorm/Tropical Cyclone	\$1,000
Windstorm or Hailstorm (0.5% of Cov. A Limit)	\$2,290
Tropical Cyclone (0.5% of Cov. A Limit)	\$2,290

Percent Deductibles adjust with changes to Cov. A Limit

Discounts Applied to PolicyDiscount Type

Auto/Home
Non Smoker

Discount Type

Group - Lawyer/Judge
Claim Free

Mortgagee / Other Interest1st MortgageeLoan Number

San Antonio Federal Credit Un
ISAOA
PO Box 758
San Antonio, TX 78293-0758

80025447

Mortgagee Deductible Clause

For any loss in which only the mortgagee's interest is adjusted and settled, not including any interest you may have in the property or loss, the applicable deductible under Section I - Property Deductible, Clause 2, Tropical Cyclone, will be the Smallest of the following amounts:

1. The deductible in the Declarations or renewal notice, or
2. 5% of the Coverage A Dwelling stated limit.

The Section I - Property Deductibles as stated in the Declarations or renewal notice will apply to settlement of any interest you may have in covered-property or loss.

Policy and Endorsements

This section lists the policy form number and any applicable endorsements that make up your insurance contract. Any endorsements that you have purchased to extend coverage on your policy are also listed in the coverages section of this declarations document: 56-5584 1st ed.; J6254 2nd ed.; J6260 2nd ed.; J6898 1st ed.; TX184 1st ed.; TX191A 1st ed.; TX186A 1st ed.

Declaration Page (continued)***Information on Additional Fees**

The "Fees" stated in the "Premium/Fees" box on the front apply on a per-policy, not an account basis. The following additional fees also apply:

In consideration of our agreement to allow you to pay in installments, In addition, the following fees also apply: the following service fee(s) will apply:

- For the Monthly Recurring Electronic Funds Transfer (EFT) and fully enrolled in on-line billing (paperless) option, a service charge of **\$0.00** per installment is applied per account.
- For other Monthly EFT payment plans, a service charge of **\$2.00** per installment is applied per account.
- For all payment plans other than those listed above, a service charge of **\$5.00** per installment is applied per account for each installment of **\$105.00** or more and a service charge of **\$3.00** is applied per account for each installment of less than **\$105.00**.

- **Late Fee: \$10.00** (applied per account)
- **Returned Payment Charge: \$25.00** (applied per each check, electronic transaction or other remittance which is not honored by your financial institution for any reason including but not limited to insufficient funds or a closed account)
- **Reinstatement Fee: \$25.00** (applied per policy)

One or more of the fees or charges described above may be deemed a part of premium under applicable state law.

If your account is for the payment of premiums on more than one policy, any change in these fees will not be effective until the updated service fee information is provided for each of the policies.

Countersignature



Authorized Representative



Policy Endorsements

Important Information About Your Policy

In this offer of renewal for your upcoming policy term, the new **Farmers Next Generation® Homeowners Policy Amendatory Endorsement - Texas TX186A 1st Edition** has been added to your policy. **This change modifies the rights and obligations of each party when the appraisal process is initiated under your policy.**

In summary, this endorsement changes **Section I - Property Conditions, 10. Appraisal** in the following ways:

- specifies who can participate in appraisal and what may be decided by appraisal;
- provides that an appointed appraiser or umpire must disclose in writing to both you and us any known facts that may reasonably affect the independence, neutrality, or impartiality of the appraiser or the umpire;
- provides the appraisers shall only use reasonable costs of materials of like kind and quality to determine actual cash value or incurred property damage, unless otherwise provided in the policy;
- specifies the appraisers shall not decide the cause or causes of your claimed loss, or as to other coverage issues under the policy;
- sets forth that if an umpire is needed, that you and we must first request the American Arbitration Association (AAA) to select an umpire, and only if the AAA cannot appoint an umpire may we then jointly request a judge to select an umpire. We have provided the contact information within the endorsement language;
- provides that appraisal shall not interpret the policy or determine loss settlement under any loss settlement provision of the policy;
- provides that appraisal shall not determine or award any penalties or interest;
- provides that any appraisal must be made within the limitation period to bring a suit stated in the policy;
- specifies that if there is an appraisal, either party may demand an abatement of any suit until after an appraisal award is issued;
- provides that the Company retains the right to deny any claimed loss or damage;
- provides that the right to demand appraisal cannot be assigned; and
- adds the defined terms Claimed Loss, Component Parts and Incurred Property Damage.

The new endorsement follows. Please read it carefully and keep it with your other insurance papers. Since the policy with all of its endorsements is your contract with us, it takes precedence over any other explanatory supplement, including the summary contained in this notice of Important Information About Your Policy.

Farmers Next Generation® Homeowners Policy Amendatory Endorsement - Texas (TX186A - 1st Edition)

It is agreed that this policy is modified as follows:

In **Section I - Property Conditions:**

10. Appraisal is deleted and replaced with:

10. Appraisal.

- a. The following definitions shall apply under this **Appraisal** clause:
 - (1) **Claimed loss** means your claim of direct physical loss or damage to property.
 - (2) **Component parts** of property means each of the constituent parts of the property. By way of example only, if the **claimed loss** is a roof, the component parts of property for a roof might include: the trusses, rafters, decking, underlayment, sheathing, drip edge, shingles, tiles or other outer covering, jack pipes, vents or skylights.

Policy Endorsements (continued)

- (3) **Incurred property damage** means the verifiable actual theft of or actual distinct and demonstrable physical injury to or destruction of property.
- b. If you or we fail to agree on the **actual cash value** (including the replacement costs and depreciation/obsolescence) or the **incurred property damage** of your **claimed loss**, either you or we may make a written demand for appraisal. The appraisal shall be made strictly in accord with the terms of this appraisal clause. Neither you nor we may assign the right to demand appraisal, whether before or after loss or damage. Any assignment shall be void.
- c. (1) Within 20 days of the receipt of a written demand for appraisal, you and we each shall:
- i. appoint a qualified individual person as an appraiser; and
 - ii. notify the other in writing of the appraiser's name and contact information.
- (2) In order for a person to be qualified to act as an appraiser, the person must be competent, independent, neutral and impartial. A person:
- i. who has performed, or who is employed by any entity which has performed any work, or a person who has provided any service for either you or us in relation to any **claimed loss** under this policy, whether or not such work or service has been or will be paid; or
 - ii. who has or may perform, or who is employed by an entity which has or may perform repairs or replacement of your property;
- shall not be qualified to serve as an appraiser.
- (3) Upon acceptance of the appointment, each appraiser shall within 5 days disclose in writing to you and to us any known facts which a reasonable person may consider to affect the independence, neutrality or impartiality of the appraiser, including without limitation:
- i. any financial or personal interest in the outcome of the appraisal; and
 - ii. any current or previous relationship with you or us, or your or our counsel, other representative(s) or experts, or with the other appraiser.
- d. You and we may provide the appraisers with estimates, expert opinions, appraisal forms or any information you or we believe to be relevant to the appraisal. Any such documents and information must also be provided to the other party. However, no civil discovery shall be conducted by either the appraisers, any umpire, or you or us during or for the preparation of the appraisal, and no court reporter shall be used. The rules of civil procedure and the rules of evidence shall not apply to the appraisal process, and no hearing shall be conducted by the appraisers at which either you or we provide any evidence pertaining to your **claimed loss**.
- e. (1) The appraisers shall determine the **incurred property damage**, if any, to each of the **component parts** of that property for which you have **claimed loss**, and the **actual cash value** of the **incurred property damage**, as of date of the loss. In determining the **actual cash value** of the **incurred property damage**, the appraisers shall only use reasonable costs of materials of like kind and quality unless the policy expressly provides otherwise.
- (2) The appraisal shall separately state and itemize the following for each individual **component part** of the **incurred property damage**:
- i. a description of each **component part** of the property;
 - ii. a description of the distinct and demonstrable physical injury to or destruction of each **component part**, if any, without reference to what caused the damage;
 - iii. a description of the reasonably necessary repairs or replacements for each **component part** of property;
 - iv. the estimated costs of the reasonably necessary repairs or replacement(s) to each **component part** of property;
 - v. the estimated amount of proper depreciation and/or obsolescence to each **component part** of property; and
 - vi. the **actual cash value** of the **incurred property damage**.

Policy Endorsements (continued)

Evidence of the reasonableness of the costs, and evidence that the materials are of like kind and quality, if the policy loss settlement requires like kind and quality settlement, shall also be included with the appraisal. As appropriate, the foregoing shall also apply to theft.

- (3) The appraisers may consider and provide you and us with a separate statement of the estimated cost(s) for any repairs or replacements which may be required by building ordinances or laws, but the appraisers may not determine whether such amounts are covered under this insurance policy.
- (4) The appraisers shall submit their written appraisal in accord with this part e., to both you and to us, and the amounts agreed upon by the appraisers will be the **incurred property damage** and the **actual cash value** (including the replacement costs and depreciation/obsolescence) of the **incurred property damage** to each **component part** of property for which you have **claimed loss**.
- (5) The appraisers are not authorized to, and shall not decide the cause, or causes, of your **claimed loss** or any **incurred property damage**.
- (6) The appraisers are not authorized to decide whether any **incurred property damage** is covered under this insurance policy.
- f. (1) If the appraisers cannot agree on the **incurred property damage** or the **actual cash value** of the **incurred property damage**, they will advise each of us of their failure to agree. You or we shall then first request the American Arbitration Association (AAA) to select an umpire at:
 American Arbitration Association
 Case Filing Services
 Attn.: Farmers Texas Appraisal
 1101 Laurel Oak Road Ste 100
 Voorhees, New Jersey 08043
 Email: casefiling@adr.org (with subject matter as "Farmers Texas Appraisal")
- (2) Only if the AAA advises you and us in writing that it cannot appoint an umpire may we then jointly request a judge of a district court in the judicial district where the **residence premises** is located to select an umpire. A judge of a district court does not include a commissioner or a judge of a county court at law, of a justice court, a municipal court, a probate court, or of a commissioner's court.
- (3) In order for a person to be qualified to act as an umpire under this appraisal clause, such person must be qualified and meet the conditions as required at part c.(2).
- (4) Upon the appointment of an umpire by AAA, or a district judge, the umpire shall within 5 days disclose in writing to you and to us the information required at part c. (3).
- (5) Within 20 days of a qualified umpire being appointed, each of the appraisers shall then submit to the umpire, and to both you and us, their appraisals. Their appraisals shall contain all of the information required in part e. above, and shall identify each specific matter upon which they disagree and explain in detail why they disagree. Both appraisers and the umpire shall then together meet and confer. The umpire shall then prepare an appraisal. A written appraisal in conformance with and setting forth all the information required in part e. above, agreed upon and signed by the umpire and either one of the two appraisers will determine the **incurred property damage** and the **actual cash value** of the **incurred property damage** of your **claimed loss**.
- (6) If a vacancy should occur regarding the umpire, the vacancy shall be filled in accord with the foregoing process by which the vacating umpire was appointed. Any appointed umpire is subject to (3) and (4) of this part f.
- g. Each party will pay the costs of the appraiser it chooses. The costs of the umpire and all other expenses of the appraisal will be shared and paid equally by you and us. If AAA appoints the umpire, we will pay AAA's costs.

Policy Endorsements (continued)

- h. The appraisal shall not:
 - (1) determine whether your **claimed loss** or any **incurred property damage**, or any part thereof, is covered under this insurance policy;
 - (2) determine the cause or causes of the **claimed loss** or any **incurred property damage**;
 - (3) make any factual finding which directly or indirectly determines whether your **claimed loss** or **incurred property damage**, or any part thereof, is covered under this insurance policy;
 - (4) interpret this insurance policy;
 - (5) award or determine any interest or penalties;
 - (6) award any amount for matching property which has not sustained **incurred property damage** with property that has sustained **incurred property damage**;
 - (7) determine loss settlement under a loss settlement provision of this policy; or
 - (8) be considered to be adjustment of your **claimed loss**.
- i. Any demand for appraisal must be made within the contractual suit limitations period stated in this policy. After that time neither you nor we may demand an appraisal.
- j. If you or we timely demand an appraisal, then upon request made by either you or us for abatement of any suit for or involving the **claimed loss**, the suit shall be abated until after an appraisal award is made in accord with this appraisal clause.
- k. Even after an appraisal award, we retain the right to deny any **claimed loss** or **incurred property damage**, or any part thereof.

94-2635 1st Edition 10-12

This endorsement is part of your policy. It supersedes and controls anything to the contrary. It is otherwise subject to all other terms of the policy.



Policy Notices

Important Notice

To obtain information or make a complaint:

You may contact your agent at the telephone number indicated on the declaration page attached to this policy.

You may call Farmers Insurance's toll-free telephone number for information or to make a complaint at:

1-800-225-0011

You may contact the Texas Department of Insurance to obtain information on companies, coverages, rights or complaints at:

1-800-252-3439

You may write the Texas Department of Insurance

P.O. Box 149104

Austin, TX 78714-9104

Fax: (512) 475-1771

Web: <http://www.tdi.state.tx.us>

E-mail: ConsumerProtection@tdi.state.tx.us

Insurance Website Notice:

To obtain price and policy form comparisons and other information relating to residential property insurance and personal automobile insurance, you may visit the Texas Department of Insurance/Office of Public Insurance Counsel website:

www.helpinsure.com

Premium or Claim Disputes:

Should you have a dispute concerning your premium or about a claim you should contact the agent first. If the dispute is not resolved, you may contact the Texas Department of Insurance.

Attach This Notice to Your Policy:

This notice is for information only and does not become a part or condition of the attached document.

25-1760 11-07

Aviso Importante

Para obtener informacion o para someter una queja:

Puede comunicarse con su agente al numero de telefono indicado en la declaracion de su contrato de seguro.

Usted puede llamar al numero de telefono gratis de Farmers Insurance's para informacion o para someter una queja al:

1-800-225-0011

Puede comunicarse con el Departamento de Seguros de Texas para obtener informacion acerca de companias, coberturas, derechos o quejas al:

1-800-252-3439

Puede escribir al Departamento de Seguros de Texas

P.O. Box 149104

Austin, TX 78714-9104

Fax: (512) 475-1771

Web: <http://www.tdi.state.tx.us>

E-mail: ConsumerProtection@tdi.state.tx.us

Anuncio Del Sitio Web De Seguros:

Para obtener formas de comparacion de precios y póliza y otra informacion acerca del seguro de propiedad residencial y del seguro de automóvil, visite el sitio web del Departamento de Seguros de Texas y la Oficina del Asesor Público de Seguros:

www.helpinsure.com

Disputas Sobre Primas o Reclamos:

Si tiene una disputa concerniente a su prima o a un reclamo, debe comunicarse con el agente primero. Si no se resuelve la disputa, puede entonces comunicarse con el departamento (TDI).

Una Este Aviso A Su Poliza:

Este aviso es solo para proposito de informacion y no se convierte en parte o condicion del documento adjunto.

Policy Notices (continued)

Your Deductible(s) May Change - Please Read Carefully

Your policy has a deductible(s) that applies to covered losses. Deductibles may be based as either a stated dollar amount or as a percentage of a Coverage A Dwelling limit of insurance (or a Coverage B Personal Property limit if your policy is the Texas Homeowners Condominium Policy - Form B or the Texas Homeowners Tenant Policy - Form B). The exact dollar amount of the deductible(s) that applies to your policy, even if based as a percentage of your coverage limit, can be found in the Deductible section of your policy's Declarations page.

Your policy includes an endorsement, TX191 (or TX191A) Amendatory Endorsement - Deductibles, which provides that we may change your deductible(s) at the renewal of your policy. Also if your policy is the Farmers Next Generation® Homeowners Policy, under General Conditions Applying to the Entire Policy, we may make adjustments to the stated limits of insurance as explained under the condition Renewal and Refusal to Renew.

Your exact dollar amount of deductible(s) may change if it is based on a percentage of your Coverage A Dwelling limit (or Coverage B Personal Property limit if your policy is the Texas Homeowners Condominium Policy - Form B or the Texas Homeowners Tenant Policy - Form B) and your coverage limit changes at the renewal of your policy. Your deductible(s) may also change if at the renewal of your policy you no longer qualify for the deductible you previously selected or if we no longer offer the deductible(s) you previously selected.

Please be sure to carefully review your policy deductibles and if you have any questions, contact your Farmers® agent.

25-5008 6-13

Reconstruction Cost and Your Coverage A (Dwelling) Amount

Policy Number: 96912-19-03

This document contains important information about your insurance coverage. Please review this information carefully.

Do You Think You Have Enough Coverage?

At renewal your policy will provide **\$125** per square foot to rebuild your home. (This does not include any additional amount added by extension or endorsement to your policy.)

When you first obtained your policy, Farmers® used an estimating program to calculate a reconstruction cost estimate for your home. This was an estimate, not a guarantee of reconstruction costs.

For this renewal offer we have applied a reconstruction cost factor as part of the annual renewal process. Since we do not unilaterally reduce the Coverage A amount at renewal, there will be no change in the Coverage A amount if application of the factor would result in a decrease in the Coverage A amount. The chart below shows the amount for which we have offered to insure your home at renewal as well as the Coverage A amount on your existing policy. We will calculate a new estimate, rather than apply the reconstruction cost factor, upon request or when you notify us of changes to the features of your home.

Coverage A (Dwelling) Amount offered to insure your home:	\$458,000
Existing Coverage A (Dwelling) Amount:	\$435,000

Policy Notices (continued)

Please review the next page to make sure the details about your home are correct, and let me know of any necessary changes. Changes to these details could result in a change to the reconstruction cost estimate. Feel free to contact me at any time if you want a new estimate calculated or if you want to make a change to the amount for which your home is insured.

It's important to understand that reconstruction cost is NOT the same as the market value of your home.

Reconstruction Cost

Reconstruction cost is the amount it would cost to rebuild your home if it were destroyed. It includes costs like materials and labor and city/county fees. It is not what a buyer would pay for your home or the amount of your mortgage. It does not include the value or cost of the land.

vs.

Market Value

Market value is the price a buyer would pay to purchase the home, including the land and property, in its current condition. It takes into account the location, the desirability of the property, changes in the housing market, and the economy. It does not take into account the cost to build a new home.

Do You Need Help?

As your Farmers Agent I am happy to help you with any questions you have. I can provide guidance as to the coverage options available, but I cannot choose your coverage amounts for you. Ultimately it is your responsibility to make sure you have purchased sufficient insurance coverage to rebuild your home and replace your personal property.

If you have questions about your coverage or the Coverage A amount offered for your home with this renewal offer please contact my office at **(210) 822-1560**. As your Farmers Agent, I am committed to providing you with excellent service.

Sincerely,

Michael J Woods

Questions to Consider When You are Determining Your Coverage:

- Is the square footage accurate?
- Have you remodeled your kitchen, bathrooms or any other part of your home?
- What is the overall quality of your home? (See the Quality Grade definitions later in this document.)

Information We Have About Your Home.

Please review the information below about your home for accuracy. Additionally, keep in mind that the amount for which we have offered to insure your home is not a guarantee of reconstruction costs. Again, feel free to contact me if you want to make a change to your Coverage A amount.

ZIP Code:	78209-2737	Roof Material:	Sheet Metal Panel
Year Built:	1979	Garage Type:	1 Car Carport
Square Footage:	3,666	Interior Wall Construction	Drywall/Sheetrock
Style or Number of Stories:	1 Story	Material:	
Kitchen Quality Grade:	Upgraded(Custom)	Basement:	No
Foundation Type:	Cement Slab (Incl. Basements)	Number of Units:	1
Foundation Shape:	Irregular		

Please note that the above information is not an all inclusive list of the individual home features that would be used to recalculate your estimate, but would be major contributors to the development of that estimate. If you desire a complete list of all home features or any

Policy Notices (continued)

other information, please contact me so I can provide that information. Please see the next page for definitions of selected reconstruction cost terms.

There are other coverages and/or options that may be right for you, including those that follow. Some may not be available based on your policy form and/or some may have additional underwriting requirements.

Extended Replacement Cost Coverage: This coverage increases your Coverage A (Dwelling) limit up to an additional 25% or 50% of the Coverage A amount to repair or replace covered damage to your home. This coverage is subject to the policy terms and conditions and may not be available in all states. This coverage may provide an additional layer of protection as your policy **does not** provide Guaranteed Replacement Cost coverage. If your policy does not already include this coverage as indicated on your Declarations page, contact your agent to explore your coverage options.

Building Ordinance or Law Coverage: This coverage pays for increased costs incurred from rebuilding your home in compliance with updated building codes. Contact your agent to learn more about this coverage and the limits available to you.

Options to Choose a Reduced Coverage A (Dwelling) Amount: Depending upon your state, there may be several options to insure your home for lower limits and/or less coverage.

Personal Property: You may also be able to purchase increased coverage for certain items of personal property. These items may include but are not limited to jewelry, watches, electronic data processing equipment, fine arts, firearms, silverware, and other collectibles.

Please contact me to discuss any of the coverages or options listed above.

Selected Definitions

Term	Definitions
Square Footage	The total square footage figure includes all floors of your home. IMPORTANT: The total square footage does NOT include any of the following: attached garage or built-in garage, carport, basement (even if fully finished), attached greenhouse, porches or decks, or any detached structures.
Reconstruction Cost Factor	This Factor is applied as part of the annual renewal process. The Factor may be based on the approximate difference between a current and former reconstruction cost estimate program and/or may reflect the changes in the cost of materials and labor required to rebuild a home in your area.
Kitchen Quality Grade	Basic (Economy): Lowest cost materials and features. Builders Grade (Standard): Common to tract construction. Upgraded (Custom): Remodeled or upgraded from typical tract construction. Luxury (High End): Highest quality materials and fixtures. Common in "high value" homes.

25-8863 8-14



Policy Notices

Important Notice About Optional Coverages

This form lists the optional coverages that Farmers® offers so you may enhance and tailor your policy. To find out if you already have an optional coverage, please refer to your Declarations Page.

There is a charge for most of the optional coverages listed on this form. For some of them, you will need to meet certain criteria that we've established before you can add them to your policy. If you're interested in adding an optional coverage that you don't have right now, please contact your Farmers agent, **Michael J Woods** at **(210) 822-1560**.

We've included the following descriptions to give you an idea of how these features would benefit you in the event of a covered loss. These descriptions simply summarize the optional coverages. Once you purchase an optional coverage, be sure to read that coverage's endorsement form to understand all of its provisions. The language of the endorsement takes precedence over these summaries.

Business Pursuits - This optional coverage will insure your business pursuits like an incidental office, professional, private school, child care or studio. Items that are valuable to your home business can be covered for unexpected losses at or away from your home, that could affect you financially.

Eco Rebuild Coverage - This optional coverage will provide up to \$25,000 in the event of a covered loss for extra costs to rebuild, repair or replace with green contents and materials. For example, if your dishwasher is damaged or destroyed from a covered loss you can upgrade your dishwasher with the more expensive energy star models.

Fine Arts Endorsement - Imagine your collectible artwork is damaged or destroyed. Your basic policy might not provide enough coverage. This optional coverage is available to cover your fine art. In the event of a coverage loss, this insurance covers the replacement of your personal treasures.

Gun Endorsement - This optional coverage insures your valuable firearms located in or away from the insured's residential premises.

Identity Shield - With Farmers Identity Shield, you receive a series of benefits that help you protect yourself from fraudulent use of your personal identity and credit. These benefits include access to online credit reports, 24/7 credit monitoring, email alerts for suspicious credit report activity, public records monitoring, and 24-hour access to identity theft advocates who can assist if you ever become the victim of an identity crime. In addition to these services, Farmers Identify Shield also provides coverage for recovery related expenses and identity fraud losses, such as unauthorized use of your credit or debit cards. Contact your agent to learn more about this coverage and the limits available to you.

Jewelry Endorsement - This optional coverage insures full value of your valuable jewelry or watches, including damage to your ring.

Personal Injury - This optional coverage will cover those damages which an insured becomes legally obligated to pay because of personal injury resulting from an occurrence to which this coverage applies. Personal injury means any injury arising from false arrest, imprisonment, malicious prosecution and detention; the wrongful eviction from, wrongful entry into, or invasion of the right of private occupancy of a room, home, or premises that a person occupies when committed by or on behalf of its owner, landlord, or lessor; libel, slander, defamation of character; discrimination because of race, color, religion or national origin.

Personal Property at Other Residence - This optional coverage insures personal property at an insured's residence which is other than the residence premises.

Policy Notices (continued)

Residence Glass - This optional coverage insures for damages to residence glass caused by breakage of or by chemicals applied to such glass if permanently attached to the dwelling or other structures on the residence premises, including storm windows and doors not permanently attached. We will also pay for making temporary repairs, resulting damage to encasing frames, and removing or replacing obstructions because of covered loss of glass.

Sewer & Drain Damage - This optional coverage covers damage to property caused by water from a sudden and accidental discharge from a plumbing system, sump, sump pump, or sump pump well on the residence premises, or from a system designed to drain sub surface water away from a foundation, or from water reverse-flow, or from water below the surface of the ground.

Please visit www.farmers.com/clickable-house/house.html to explore coverage details.

Insurance is underwritten by Farmers Insurance Exchange and other affiliated insurance companies. A listing of these companies can be viewed at www.farmers.com. Not all insurers are authorized to provide insurance in all states. Coverage is not available in all states. In Texas, insurance is underwritten by Texas Farmers Insurance Company (Austin, TX), Farmers Insurance Exchange (Los Angeles, CA), or Fire Insurance Exchange (Los Angeles, CA). In Washington, insurance is underwritten by Farmers Insurance Company of Washington (Mercer Island, WA), Farmers Insurance Exchange (Los Angeles, CA), or Fire Insurance Exchange (Los Angeles, CA).

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Farmers Insurance Group of Companies®

Privacy Notice



This notice describes our privacy policies and procedures in safeguarding information about customers and former customers that obtain financial products or services for personal, family or household purposes. **Please note that if state law is more protective of an individual's privacy than federal privacy law, we will protect information in accordance with state law while also meeting federal requirements.**

Information we collect

We collect and maintain personal information to provide you with coverage, products or services and to service your account.

We collect certain information ("nonpublic personal information") about you and the members of your household ("you") from the following sources:

- Information you provide on applications or other forms, such as your social security number, assets, income and property information;
- Information about your transactions with us, our affiliates or others, such as your policy coverage, premiums and payment history;
- Information from your visits to farmers.com or other websites we operate, use of our mobile sites and application, use of our social media sites, and interaction with our online advertisements; and
- Information we receive from a consumer reporting agency or insurance support organization, such as motor vehicle records, credit report information and claims history; and
- If you obtain a life, long-term care or disability product, information we receive from you, medical professionals who have provided care to you and insurance support organizations regarding your health.

How we protect your information

We restrict access to personal information about you to individuals, such as our employees and agents, who provide you with our products and services. We require individuals with access to your customer information to protect it and keep it confidential. We maintain physical, electronic, and procedural safeguards that comply with applicable regulatory standards to guard your nonpublic personal information. We do not disclose any nonpublic personal information about you except as described in this notice.

Information we disclose

We may disclose the nonpublic personal information we collect about you, as described above, to companies that perform marketing services on our behalf or to other financial institutions with which we have joint marketing agreements and to other third parties, all as permitted by law. Many employers, benefit plans or plan sponsors restrict the information that can be shared about their employees or members by companies that provide them with products or services. If you have a relationship with Farmers or one of its affiliates as a result of products or services provided through an employer, benefit plan or plan sponsor, we will follow the privacy restrictions of that organization.

We are permitted to disclose personal health information:

- (1) to process a transaction, for instance, to determine eligibility for coverage, to process claims or to prevent fraud;
- (2) with your written authorization, and
- (3) otherwise as permitted by law.

Sharing information with affiliates

The Farmers Insurance Group® of Companies includes affiliates that offer a variety of financial products and services in addition to insurance. Sharing information enables our affiliates to offer you a more complete range of products and services.

We may disclose nonpublic personal information, as described under **Information we collect**, to our affiliates, which include:

- Financial service providers such as insurance companies and reciprocals, investment companies, underwriters and brokers/dealers.
- Non-financial service providers, such as management companies, attorneys-in-fact and billing companies.

We are permitted by law to share information with our affiliates about our transactions with you. In addition, we may share consumer report information, such as information from credit reports and certain application information, received from you and from third parties, such as consumer reporting agencies and insurance support organizations.

Farmers Insurance Group of Companies® Privacy Notice (continued)

Your choice

If you prefer that we not share consumer report information with our affiliates, except as otherwise permitted by law, you may request an Opt-Out Form by calling toll free, 1-800-327-6377, (please have all of your policy numbers available when requesting Opt-Out Forms). A form will be mailed to your attention, please verify that all of your Farmers policy numbers are listed and if not, please add them to the form. Once completed, mail it to the return address printed on the form. We will implement your request within a reasonable time after we receive the form.

If you decide not to opt-out or if you have previously submitted a request to opt-out on each of your policies, no further action is required.

Modifications to our privacy policy

We reserve the right to change our privacy practices in the future, which may include sharing nonpublic personal information with nonaffiliated third parties. Before we make any changes, we will provide you with a revised privacy notice and give you the opportunity to opt-out of that type of information sharing.

Website

Our website privacy notices contain additional information about website use. Please review those notices if you transmit personal information to Farmers over the Internet.

Recipients of this notice

While any policyholder may request a copy of this notice, we are providing this notice to the named policyholder residing at the mailing address to which we send your policy information. If there is more than one policyholder on a policy, only the named policyholder will receive this notice. You may receive more than one copy of this notice if you have more than one policy with Farmers. You also may receive notices from affiliates, other than those listed below.

More information about the federal laws

This notice is required by federal law. For more information, please visit farmers.com.

Signed

Farmers Insurance Exchange, Fire Insurance Exchange, Truck Insurance Exchange, Mid-Century Insurance Company, Farmers Insurance Company, Inc. (A Kansas Corp.); Farmers Insurance Company of Arizona, Farmers Insurance Company of Idaho, Farmers Insurance Company of Oregon, Farmers Insurance Company of Washington, Farmers Insurance of Columbus, Inc.; Farmers New Century Insurance Company, Farmers Group, Inc.; Farmers Reinsurance Company, Farmers Services Insurance Agency, Farmers Services Corporation, Farmers Texas County Mutual Insurance Company, Farmers Underwriters Association, Farmers Value Added, Inc.; Farmers Financial Solutions, LLC member FINRA & SIPC*; FFS Holding, LLC; Farmers Services, LLC; ZFUS Services, LLC; Leschi Life Assurance Company, FIG Holding Company, FIG Leasing Co., Inc.; Fire Underwriters Association, Illinois Farmers Insurance Company, Mid-Century Insurance Company of Texas, Prematic Service Corporation (California), Prematic Service Corporation (Nevada), Texas Farmers Insurance Company, Farmers New World Life Insurance Company, Truck Underwriters Association, Civic Property and Casualty Company, Exact Property and Casualty Company, Neighborhood Spirit Property and Casualty Company and Farmers Life Insurance Company of New York.

The above is a list of the affiliates on whose behalf this privacy notice is being provided. It is not a comprehensive list of all affiliates of the Farmers Insurance Group® of Companies.

* You may obtain more information about the Securities Investor Protection Corporation (SIPC) including the SIPC brochure by contacting SIPC at (202) 371-8300 or via the internet at www.sipc.org. For information about FINRA and Broker Check you may call the FINRA Broker Check hotline at (800) 289-9999 or access the FINRA website at www.finra.org.